

United States Bankruptcy Court

Northern District of Illinois

Case No. 09-06172

Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David Lee
590 Arlington St
Hoffman Estates, IL 60169

Kimberly Lee
590 Arlington St
Hoffman Estates, IL 60169

Social Security / Individual Taxpayer ID No.:

xxx-xx-4767

xxx-xx-1712

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 2, 2009

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-06172

User: mflowers
Form ID: b18

Page 1 of 1
Total Served: 9

Date Rcvd: Jun 02, 2009

The following entities were served by first class mail on Jun 04, 2009.

db/jdb	+David Lee, Kimberly Lee, 590 Arlington St, Hoffman Estates, IL 60169-1929
tr	+Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206
13571598	+Bank of America, P O Box 15726, Wilmington, DE 19886-5726
13571198	+Countrywide Home Loans, 450 American St, Simi Valley, CA 93065-6285
13571600	+FIA Card Services, P O Box 15726, Wilmington, DE 19886-5726
13571597	+Harris Bank, 3800 Golf Rd, P O Box 5038, Rolling Meadows, IL 60008-5038
13571596	+Toyota Motor Credit, 1111 W 22nd, Suite 420, Oak Brook, IL 60523-1959

The following entities were served by electronic transmission on Jun 02, 2009.

tr	+EDI: QPDLEVEY.COM Jun 02 2009 20:34:00	Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206
13571599	+EDI: BANKAMER.COM Jun 02 2009 20:33:00	Bank of America, P O Box 26078, Greensboro, NC 27420-6078
13571598	+EDI: BANKAMER2.COM Jun 02 2009 20:33:00	Bank of America, P O Box 15726, Wilmington, DE 19886-5726
13571600	+EDI: BANKAMER2.COM Jun 02 2009 20:33:00	FIA Card Services, P O Box 15726, Wilmington, DE 19886-5726
13571601	+EDI: WFNNB.COM Jun 02 2009 20:33:00	Victorias Secret, P O Box 659728, San Antonio, TX 78265-9728

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2009

Signature:

